

# **Important Changes In Prescription Drug Coverage For People Who Are Enrolled In Both Medicare and Medicaid**

If you are enrolled in both Medicare and Medicaid, the prescription drugs you need are now covered by Medicaid through the State of Vermont. This will change on January 1, 2006 because you also have Medicare health benefits.

## **What Are The Changes?**

- Starting on January 1, 2006, Medicare will pay for most of the prescription drugs you need through private companies, or prescription drug plans. Medicaid through the State of Vermont will no longer pay for most of your prescription drugs after December 31, 2005.
- Medicaid will still pay for your other health costs.

## **Why Is This Happening?**

In 2003, Congress approved a new prescription drug benefit for Medicare, to start in 2006. As a part of that change, people who are enrolled in both Medicare and Medicaid will get most of their prescription drugs paid for by Medicare.

## **What Will I Need To Pay?**

As a person with Medicare and Medicaid, you are automatically going to receive extra help paying for the new drug plan's deductibles and premiums, and by now you should have received notice in the mail of this extra help. You do not have to apply to get the extra help, and you will get the help even if your income is higher than the limits advertised for a limited-income subsidy. You will, however, have to pay a co-payment of \$1 to \$5 for each covered drug.

## **What Do I Need To Do?**

- You must be enrolled in a Medicare prescription drug plan for Medicare to pay for your drugs. Because drug plans may not cover all of the same pharmacies or drugs, you should compare plans and choose the plan that best

meets your needs. Medicare will send you information in the mail this fall about how to choose and enroll in a plan. You can join a Medicare prescription drug plan starting November 15, 2005.

- To get ready to choose a drug plan, you should make a list of all the medications you take, so that you can compare your medications with the lists of drugs covered by each plan. Your doctor, pharmacist, or other healthcare providers may be able to help you put this list together. (If you need a specific drug that is not covered by a plan, you can apply for an exception to get coverage for that drug, but you may or may not get the exception.)

### **What If I Don't Do Anything?**

If you don't join a plan by December 31, 2005, Medicare will enroll you in a plan randomly to make sure that you don't miss a day of coverage. If this happens, however, you could be enrolled in a plan that doesn't cover all of the medicines you take, or doesn't work with the pharmacy you use. Medicare will let you know the plan it has picked for you in October 2005. You can switch to another plan at any time.

### **Where Can I Get More Information?**

You will receive more information from Medicare this fall.

- You will get the “**Medicare & You 2006**” handbook in the mail. It will list the Medicare prescription drug plans available in Vermont.
- Go to [www.medicare.gov](http://www.medicare.gov) on the Web, or call 1-800-MEDICARE (1-800-633-4227). (TTY/TDD 1-877-486-2048). You can use these contacts to compare plans and enroll in a plan.
- Please call the **Vermont Center for Independent Living** for help at 1-800-639-1522 (toll-free voice or TTY), and ask about "Medicare Prescription Drugs."
- Personalized counseling is also available from the Vermont State Health Insurance Assistance Program (SHIP) at 1-800-642-5119.

If you receive services from a mental health agency, a developmental services agency, Vocational Rehabilitation, or a benefits counselor, your counselors at those agencies can help explain this information to you and get you help to use the information sources listed above. People who know about your prescription drugs will likely be able to provide the most help.